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Patent Application No. 10/083,250 Attorney Docket No.: 52493.000251

JUN 1 5 2010

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Geoffrey STIFF, et al.) Attorncy Docket No. 52493.000251) Group Art Unit: 3694
Filed: February 27, 2002) Examiner Jamie SWARTZ)
For:	SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT	
Comr	missioner for Patents	
P.O. J	Box 1450	
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AMENDMENT

Sir:

In response to the pending Office Action dated January 15, 2010, Applicant respectfully requests reconsideration of the above-identified patent application in view of the following amendments and remarks.

Amendments to the Claims begin on page 2.

Remarks begin on page 8.